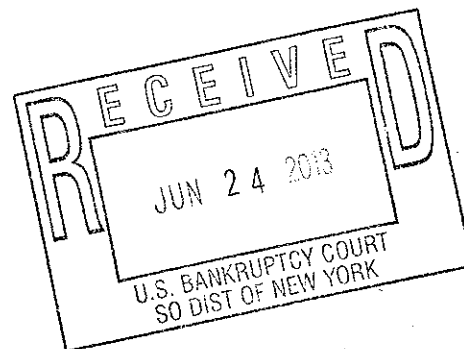


June 19, 2013

GMAC Mortgage
PO Box 780
Waterloo, IA 50704-0780

Green Tree
Attn: Customer Service
PO Box 6172
Rapid City, SD 57709-6172



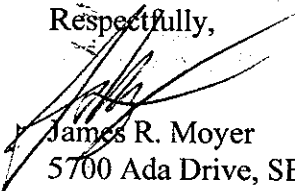
Re: GMAC Account Number 0306833262
Green Tree Account Number 62034102

Customer Service;

Please see the attached correspondence on this matter.

I have not received any acknowledgement of the prior correspondence nor have I seen a notice that discontinues the automatic deductions from my checking account.

Respectfully,


James R. Moyer
5700 Ada Drive, SE
Ada, Michigan 49301-7832

Attachments

CC: United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408

Dear JAMES R. MOYER,

Effective February 1, 2013, the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from GMAC Mortgage, LLC (GMAC Mortgage) to Green Tree Servicing LLC (Green Tree). The assignment, sale or transfer of servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Because your current servicer, GMAC Mortgage, is the subject of a bankruptcy proceeding, federal law requires either your current servicer or your new servicer to send you this notice not more than 30 days after the effective date of the transfer of the servicing of your loan.

GMAC Mortgage sincerely appreciates your business and our first priority is to ensure a smooth transfer of your account servicing to Green Tree. If you have any questions regarding the transfer, please contact Customer Care toll-free at 800-766-4622.

Telephone Inquiries/Correspondence: Prior to February 1, 2013, any questions relating to the transfer of servicing should be directed to GMAC Mortgage. After February 1, 2013, you should contact Green Tree. Please use the telephone numbers and addresses, listed below, when contacting GMAC Mortgage or Green Tree.

GMAC Mortgage
PO Box 780
Waterloo, IA 50704-0780
800-766-4622
6:00 a.m. - 10:00 p.m. CT M-F and 8:00 a.m. - 2:00 p.m. Sat

Green Tree
Attn: Customer Service
PO Box 6172
Rapid City, SD 57709-6172
1-800-643-0202 (call collect if not toll-free)
7:00 AM - 8:00 PM CST M-F, 7:00 AM - 1:00 PM CST Saturday

Notice Regarding Payments: The date GMAC Mortgage will stop accepting payments from you is January 31, 2013. The date that Green Tree will start accepting payments from you is February 1, 2013. Send all payments due on or after that date to Green Tree's Payment Processing Department at the address below:

Green Tree Servicing LLC
PO Box 94710
Palatine, IL 60094-4710

Optional Insurance: The transfer of servicing rights may affect the term or the continued availability of mortgage life or disability or any other type of optional insurance. If you have taken advantage of any of our optional insurance plans or optional products, this service will not transfer to Green Tree. You will receive a letter under separate cover providing further direction.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

Additional Information:

As of January 15, 2013, the current principal balance is \$83,587.83, the current escrow balance is \$1,291.73, the current interest rate is 8.250%, the total monthly payment is \$1,279.52 (does not include optional products) and the next due date is 2/1/2013.

Electronic Payments: If your monthly payment is currently being automatically deducted through any of GMAC Mortgage's electronic payment programs, this service will most likely continue. If your program will be continued, a confirmation letter will be sent to you under separate cover.

Government Allotment/Bill Pay Service: If you currently make your payment through a third-party entity (e.g., a government allotment or a bank's bill pay service), please advise them of your new account number and change the payee to Green Tree. In the event of payee or payment changes, it is your responsibility to notify the third-party of the new payee and/or new payment amount.

GMAC Mortgage's Website Payment Program: If you have been using the pay on demand services on GMAC Mortgage's website, this service will be deactivated on February 1, 2013. Additional payment services available through Green Tree can be found at www.gt servicing.com.

Escrow Account: If you have an escrow account, GMAC Mortgage will send you an escrow history statement within 45 days. The statement will reflect escrow deposits, disbursements and balances for the period of time we serviced your account since the last escrow analysis. The transferring escrow balance with our company will be reflected on this statement.

Year-End Statement: You will receive a year-end statement for 2013 from GMAC Mortgage reflecting the account activity for the time we serviced your account this year. Green Tree should provide their own

**Withdrawals / Debits****32 items totaling \$6,975.16**

Date	Amount	Description
04/22	52.06	DEBIT CARD PURCHASE AT SAMSCLUB 6319 GAS, KENTWOOD, MI ON 042113 FROM CARD#: XXXXXXXXXXXX4717
04/22	100.00	5/3 JEANIE WITHDRAWAL AT LOC 003461 4460 CASCADE RD SE GRAND RAPIDS MI
04/23	145.04	CHECK #4250 KENTMI ELECTRONIC PURCHASE AT SAMS CLUB STORES PURCHASE 042313
04/26	643.94	GMAC MTG PAYMNT 370576339 042613
04/29	39.82	DEBIT CARD PURCHASE AT SAMSCLUB 6319 GAS, KENTWOOD, MI ON 042713 FROM CARD#: XXXXXXXXXXXX4717
04/29	55.14	DEBIT CARD PURCHASE AT SAMSCLUB #6319, KENTWOOD, MI ON 042713 FROM CARD#: XXXXXXXXXXXX4717
04/29	60.91	DEBIT CARD PURCHASE AT SAMSCLUB 6319 GAS, KENTWOOD, MI ON 042813 FROM CARD#: XXXXXXXXXXXX4717
04/29	1,300.00	FUNDS TRANSFER TO CK: XXXXXX6587 REF # 00565471733
04/29	178.18	MERCHANT PAYMENT MEIJER INC 050 AT LOC 110428 5531 28TH STREET GRAND RAPIDS MI
05/01	60.00	5/3 JEANIE WITHDRAWAL AT LOC 316 KIRKHOFF CENTER ALLENDALE MI
05/03	100.00	5/3 ONLINE TRANSFER TO CK: XXXXXX6587 REF # 00312584029
05/06	33.36	DEBIT CARD PURCHASE AT SHELDON CLEANERS#1, GRAND RAPIDS, MI ON 050413 FROM CARD#: XXXXXXXXXXXX4717
05/06	48.40	DEBIT CARD PURCHASE AT ZEYIN RESTAURANT, ADA, MI ON 050313 FROM CARD#: XXXXXXXXXXXX4717
05/06	66.23	DEBIT CARD PURCHASE AT SAMSCLUB 6319 GAS, KENTWOOD, MI ON 050513 FROM CARD#: XXXXXXXXXXXX4717
05/06	100.93	DEBIT CARD PURCHASE AT Countryside Greenh, ALLENDALE, MI ON 050413 FROM CARD#: XXXXXXXXXXXX4717
05/06	300.00	5/3 ONLINE TRANSFER TO CK: XXXXXX6587 REF # 00312814360
05/07	203.28	DEBIT CARD PURCHASE AT THE HOME DEPOT 271, GRAND RAPIDS, MI ON 050513 FROM CARD#: XXXXXXXXXXXX4717
05/07	51.00	CHECK #4256 CONVERTED TO ELECTRONIC TRANSACTION BY AT&T Services CHECKPAYMT 050713
05/07	112.53	CHECK #4254 CONVERTED TO ELECTRONIC TRANSACTION BY CONSUMERS ENERGY CHECKPAYMT 050713
05/07	113.28	CHECK #4263 KENTMI ELECTRONIC PURCHASE AT SAMS CLUB STORES PURCHASE 050713
05/07	187.00	CHECK #4255 CONVERTED TO ELECTRONIC TRANSACTION BY Allied Waste Svc CHECK PYMT 050713
05/07	300.00	CHECK #4251 CONVERTED TO ELECTRONIC TRANSACTION BY AMERICAN EXPRESS ARC PMT 050713
05/08	1,279.52	CHECK #4262 CONVERTED TO ELECTRONIC TRANSACTION BY GREENTREE SERVIC CHECK PYMT 050813
05/10	643.94	GMAC MTG PAYMNT 371300915 051013
05/13	8.00	DEBIT CARD PURCHASE AT PARKING RAMPS, GRAND RAPIDS, MI ON 050913 FROM CARD#: XXXXXXXXXXXX4717
05/13	200.00	5/3 JEANIE WITHDRAWAL AT LOC 003922 4668 CASCADE RD SE GRAND RAPIDS MI
05/13	52.07	MERCHANT PAYMENT COSTCO GAS #078 AT LOC 784011 5100 28TH STREET SE GRAND RAPIDS MI
05/20	64.81	DEBIT CARD PURCHASE AT SAMSCLUB 6319 GAS, KENTWOOD, MI ON 051913 FROM CARD#: XXXXXXXXXXXX4717
05/21	30.51	DEBIT CARD PURCHASE AT THE HOME DEPOT 271, GRAND RAPIDS, MI ON 051913 FROM CARD#: XXXXXXXXXXXX4717
05/21	200.00	5/3 JEANIE WITHDRAWAL AT LOC 003922 4668 CASCADE RD SE GRAND RAPIDS MI
05/21	243.71	CHECK #4265 KENTMI ELECTRONIC PURCHASE AT SAMS CLUB STORES PURCHASE 052113
05/21	1.50	MINI STATEMENT FEE

Deposits / Credits**4 items totaling \$8,898.93**

Date	Amount	Description
04/25	152.55	GRAND VALLEY5956 APTRAVEL G00024055 042513
04/29	1,300.00	DEPOSIT
04/29	3,745.45	GRAND VALLEY STA PAYROLL G00024055 042913
05/14	3,700.93	GRAND VALLEY STA PAYROLL G00024055 051413

Daily Balance Summary

Date	Amount	Date	Amount	Date	Amount
04/22	4,715.07	04/30	5,271.04	05/08	1,561.51
04/23	4,483.03	05/01	5,211.04	05/10	312.57
04/25	4,635.58	05/03	5,111.04	05/13	52.50
04/26	2,259.64	05/06	4,562.12	05/14	3,651.55
04/29	5,671.04	05/07	3,341.03	05/20	3,586.74

June 3, 2013

GMAC Mortgage
PO Box 780
Waterloo, IA 50704-0780

Green Tree
Attn: Customer Service
PO Box 6172
Rapid City, SD 57709-6172

Re: GMAC Account Number 0306833262
Green Tree Account Number 62034102

Customer Service;

GMAC has been billing my checking account since February 2013 at the rate of \$643.94 on the 10st and 26th of each month. To date, \$5,151.52 has been deducted from my checking account.

This sum is not being deposited to the Green Tree account.

Attempts to resolve this matter by telephone have been successful due to the fact that neither of the numbers contained in the attached letter is answered by people. Each of the numbers is managed by a computer that does not give cues to get to an operator but directs me to call during business hours. Despite many calls, I have been unable to reach a competent person during "business hours".

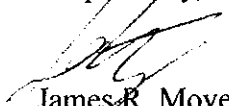
On page 2 of the letter, GMAC indicated that the automatic payment service was to be discontinued. To date, this has not happened.

I need the automatic payment service discontinued.

I also need to have the sum of \$5,151.52 returned to me posthaste.

Assuming that I do not get an immediate response to this letter, my next correspondence will be with the bankruptcy court which approved the GMAC bankruptcy.

Respectfully,



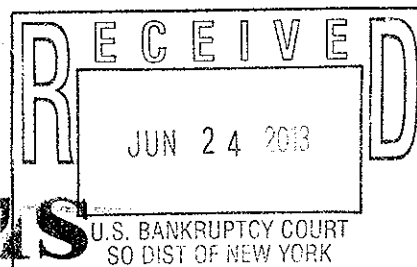
James R. Moyer
5700 Ada Drive, SE
Ada, Michigan 49301-7832

Attachments

MOYER
5700 Ada Drive, S.E.
Ada, MI 49301



United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408



U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

10004-1400 C035

